

Information to identify the case:

Debtor 1	<u>Virginia L. Bell</u>	Social Security number or ITIN	xxx-xx-1575
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Donald C. Bell</u>	Social Security number or ITIN	xxx-xx-6396
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 20-18035-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Virginia L. Bell

Donald C. Bell

10/9/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Virginia L. Bell
Donald C. Bell
Debtor(s)

Case No. 20-18035-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 2

Date Rcvd: Oct 09, 2020

Form ID: 318

Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Virginia L. Bell, Donald C. Bell, 15 McDonald Drive, Ocean View, NJ 08230-1209
518881131	+ SJ Gas Employee Federal Credit Union, 1110 Black Horse Pike, Suite C, Hammonton, NJ 08037-2828
518881132	Vistana Portfolio Services, Inc., P.O. Box 204491, Dallas, TX 75320-4491

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 09 2020 22:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustregion03.ne.ecf@usdoj.gov	Oct 09 2020 22:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518881125	EDI: CAPITALONE.COM	Oct 10 2020 01:38:00	Capital One, PO Box 70884, Charlotte, NC 28272-0884
518881126	EDI: WFNNB.COM	Oct 10 2020 01:38:00	Comenity Bank/Boscovs, P.O. Box 183003, Columbus, OH 43218-3003
518881127	EDI: IRS.COM	Oct 10 2020 01:38:00	Internal Revenue Service, United States Treasury, PO Box 80102, Cincinnati, OH 45280-0002
518881128	+ Email/Text: electronicbkydocs@nelnet.net	Oct 09 2020 22:06:00	Nelnet, PO Box 82561, Lincoln, NE 68501-2561
518881129	EDI: WFNNB.COM	Oct 10 2020 01:38:00	Peebles, PO Box 659465, San Antonio, TX 78265-9465
518881130	Email/Text: jennifer.chacon@spservicing.com	Oct 09 2020 22:08:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
jdb	*+	Donald C. Bell, 15 McDonald Drive, Ocean View, NJ 08230-1209

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-1

User: admin

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Date Rcvd: Oct 09, 2020

Form ID: 318

Total Noticed: 11

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2020 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Wilmington Trust National Association not in its individual capacity but solely as Owner Trustee of OSAT Trust 2019-2 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas S. Stanger	on behalf of Joint Debtor Donald C. Bell doug.stanger@flastergreenberg.com jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com;doug.stanger@ecf.inforuptcy.com;diana.janansky@ecf.inforuptcy.com
Douglas S. Stanger	on behalf of Debtor Virginia L. Bell doug.stanger@flastergreenberg.com jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com;doug.stanger@ecf.inforuptcy.com;diana.janansky@ecf.inforuptcy.com
Thomas J Subranni	trustee@subranni.com NJ84@ecfbis.com;cwild@subranni.com;Subranni@premierremote.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5